

December 23, 2005
PUBLIC NOTICE # 2005-51

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
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File #	Grp #	Company Name	Line Type	Line Description	Filing Type	Program	Overall Rate*
05-10289	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-10296	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	GOLD	-3.5
05-10297	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MILLENIUM GOLD	
05-10291	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
05-10190	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-10223	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-10231	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	UMBRELLA/EXCESS	
05-10292	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
05-10224	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10245	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10277	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10253	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10244	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARMERS & RANCHERS	
05-10254	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10240	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-10255	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10241	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOMEOWNERS	0
05-10256	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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05-10225	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10246	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10278	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8264	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION EQUIPMENT	0
05-10226	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10247	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10279	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10276	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMP-MAINSTREET	
05-10290	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MISCELLANEOUS	RULE CHANGE	LENDERS PROTECTION INSURANCE	
05-10195	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	EXCESS PROPERTY	0
05-10257	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10263	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-NEWSMEDIA AND MULTIMEDIA	
05-10258	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10194	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
05-10188	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
05-10189	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
05-10264	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	NONE	
05-10344	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	

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05-10270	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-10272	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-10273	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-10275	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-10293	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	OTHER LIABILITY	RATE	REAL ESTATE E&O	8.85
05-10183		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS-PLUMBING AND HVAC	
05-10197		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS POLICY	
05-10198		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	MANAGEMENT PROTECTION	
05-10342		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	INDIVIDUAL RISK PREMIUM	
05-10200	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNER	
05-10202	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
05-10204	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATS.	
05-10208	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10294	0000	LG INSURANCE COMPANY, LIMITED (UNITED STATES BRANCH)	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
05-10295	0000	LG INSURANCE COMPANY, LIMITED (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMERCIAL GENERAL LIABILITY	0
05-10199	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALUMNI GROUPS	
05-10242	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP SAVINGS PLUS	
05-10252	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP SAVINGS PLUS	5.4

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05-10268	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	BASIC AUTO	
05-10269	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	BASIC	5.4
05-10282	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	EDUCATORS/CORPORATE & TECHNICAL	5.4
05-10284	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EDUCATOR/CORPORATE TECHNICAL PROFESSION	
05-10288	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ALUMNI	5.4
05-10259	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10227	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10248	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10280	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10222	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HO	0
05-10216	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-10196	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NON-CONTRACTORS	
05-10265	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE	
05-10260	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10266	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-10267	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-10172	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	AFFINITY	
05-10173	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	COSTCO	

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05-10210	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	RETAIL	
05-10212	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SECURE	
05-10232	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	DEGREED PROFESSIONALS	
05-10234	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	FINANCIAL INSTITUTIONS	
05-10274	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
05-10181	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	0
05-10187	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
05-10243	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
05-10228	0218	TRANSCONTINENTAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10249	0218	TRANSCONTINENTAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10281	0218	TRANSCONTINENTAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10229	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10250	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10283	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10206	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	4.9
05-10201	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNER	
05-10203	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
05-10205	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATS.	

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05-10209	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10207	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	4.9
05-10230	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10251	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10285	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10191	0215	VALLEY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATS	
05-10193	0215	VALLEY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-10211	0215	VALLEY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
05-10213	0215	VALLEY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
05-10235	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	RULE CHANGE	NONE	
05-10237	1179	WAWANESA MUTUAL INSURANCE COMPANY (THE)	PERSONAL	AUTO LIABILITY	RULE CHANGE	NONE	
05-8458	0228	WESTFIELD NATIONAL INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP-HAIL	0
05-10271	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD	0
05-10298	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - XL DESIGN - E&O	
05-10261	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-10262	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
	106	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					